

FIG. 1
(PRIOR ART)

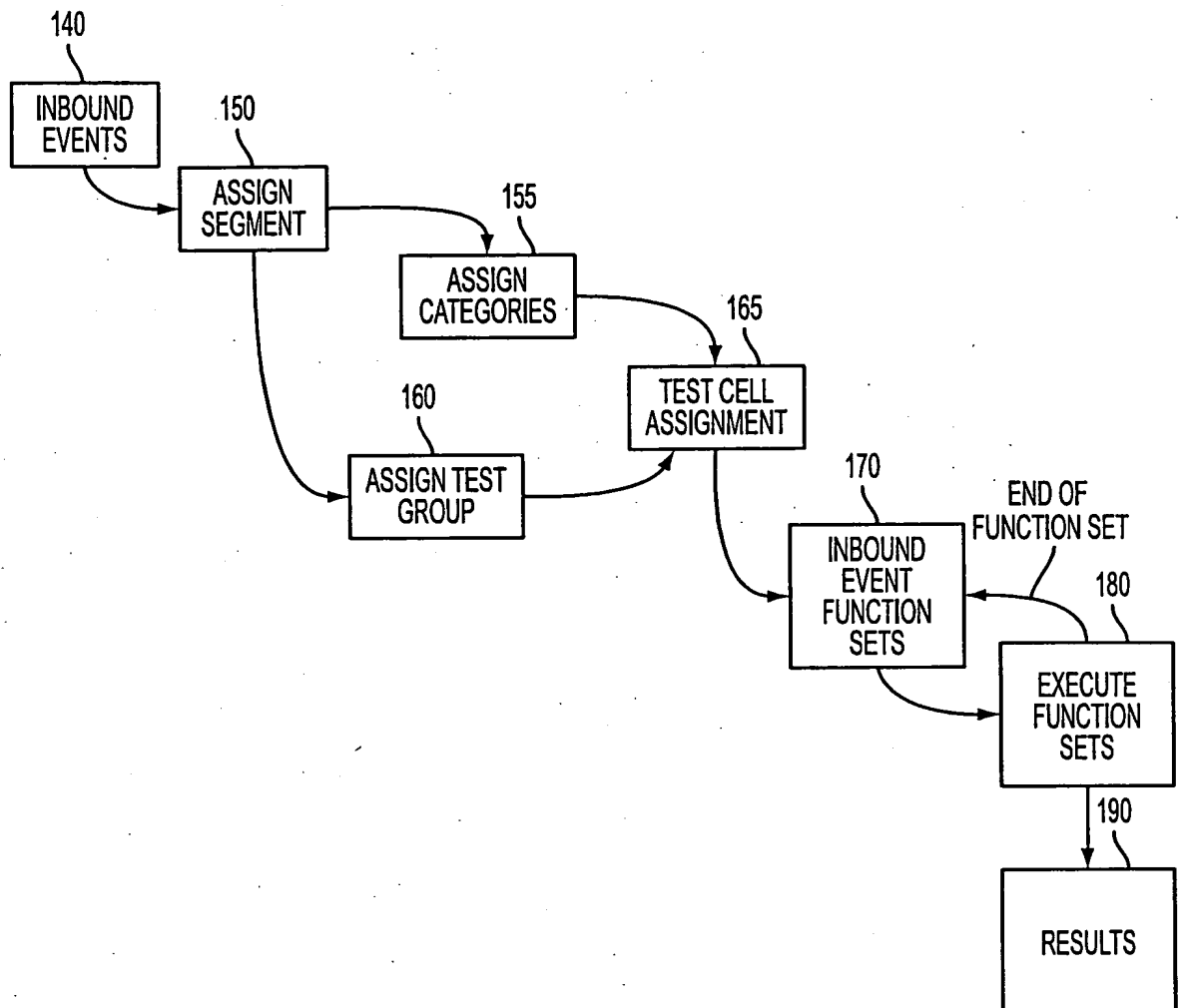


FIG. 2
(PRIOR ART)

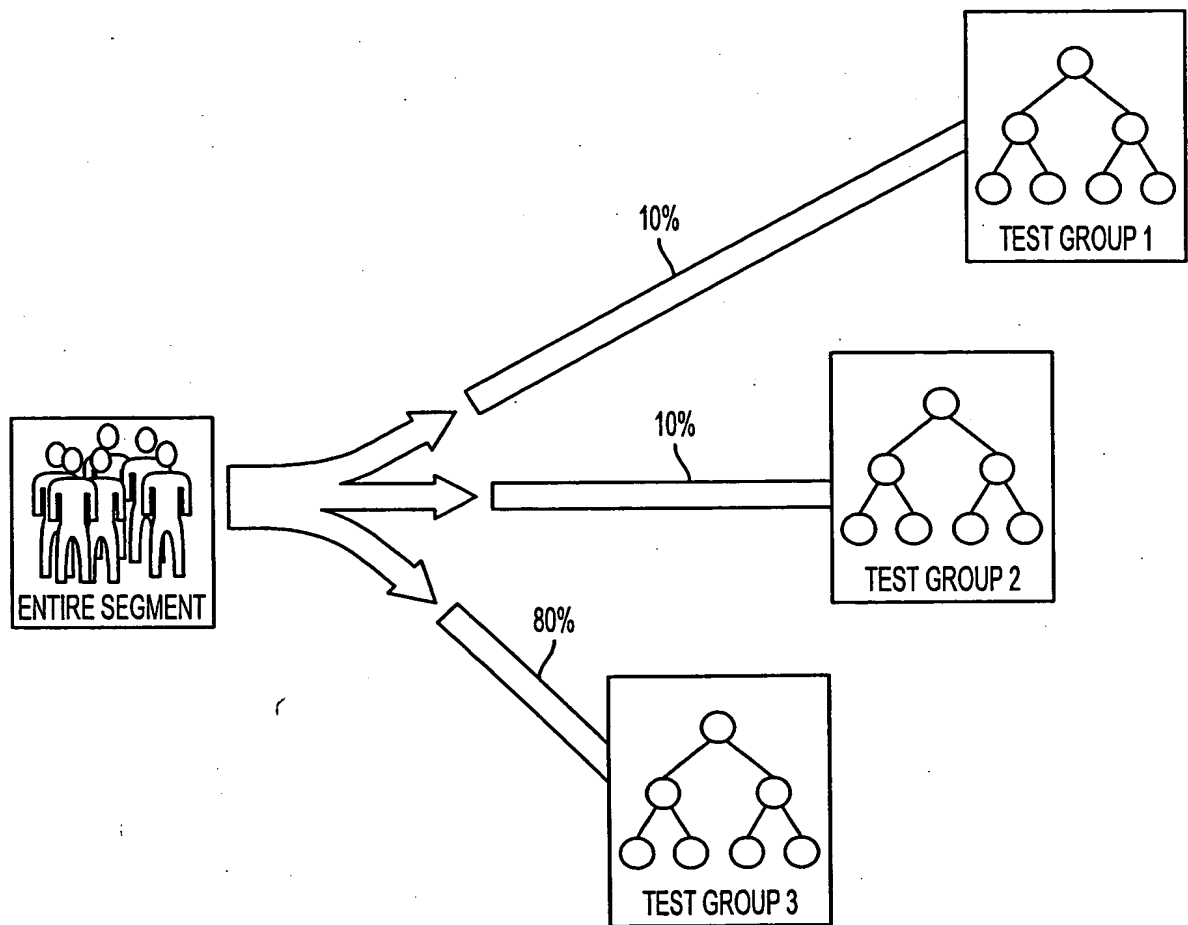


FIG. 3
(PRIOR ART)

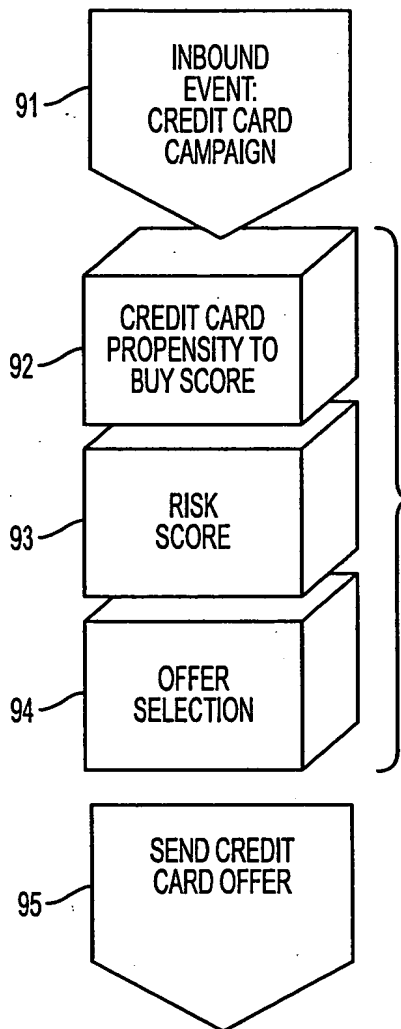


FIG. 4(A)
(PRIOR ART)

FUNCTION SETS
FUNCTION SETS

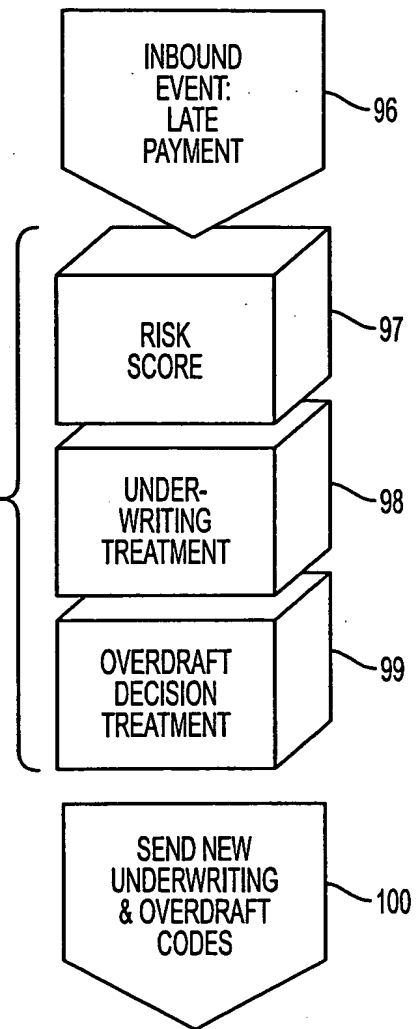


FIG. 4(B)
(PRIOR ART)

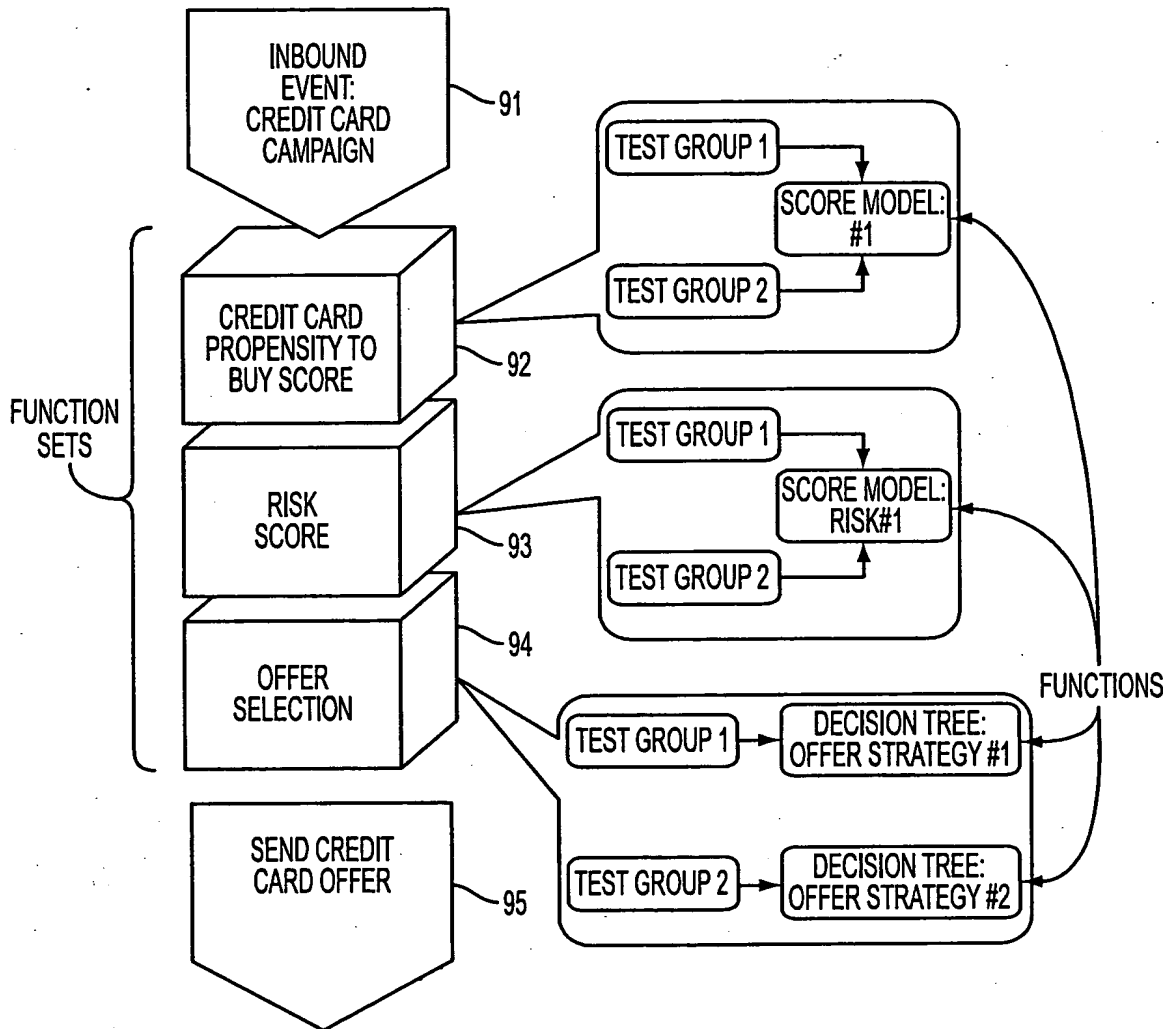


FIG. 5
(PRIOR ART)

	BRONZE	GOLD	PLATINUM
TEST GROUP 1	STRATEGY TEST CELL 1	STRATEGY TEST CELL 2	STRATEGY TEST CELL 3
TEST GROUP 2	STRATEGY TEST CELL 4	STRATEGY TEST CELL 5	STRATEGY TEST CELL 6
TEST GROUP 3	STRATEGY TEST CELL 7	STRATEGY TEST CELL 8	STRATEGY TEST CELL 9

FIG. 6
(PRIOR ART)

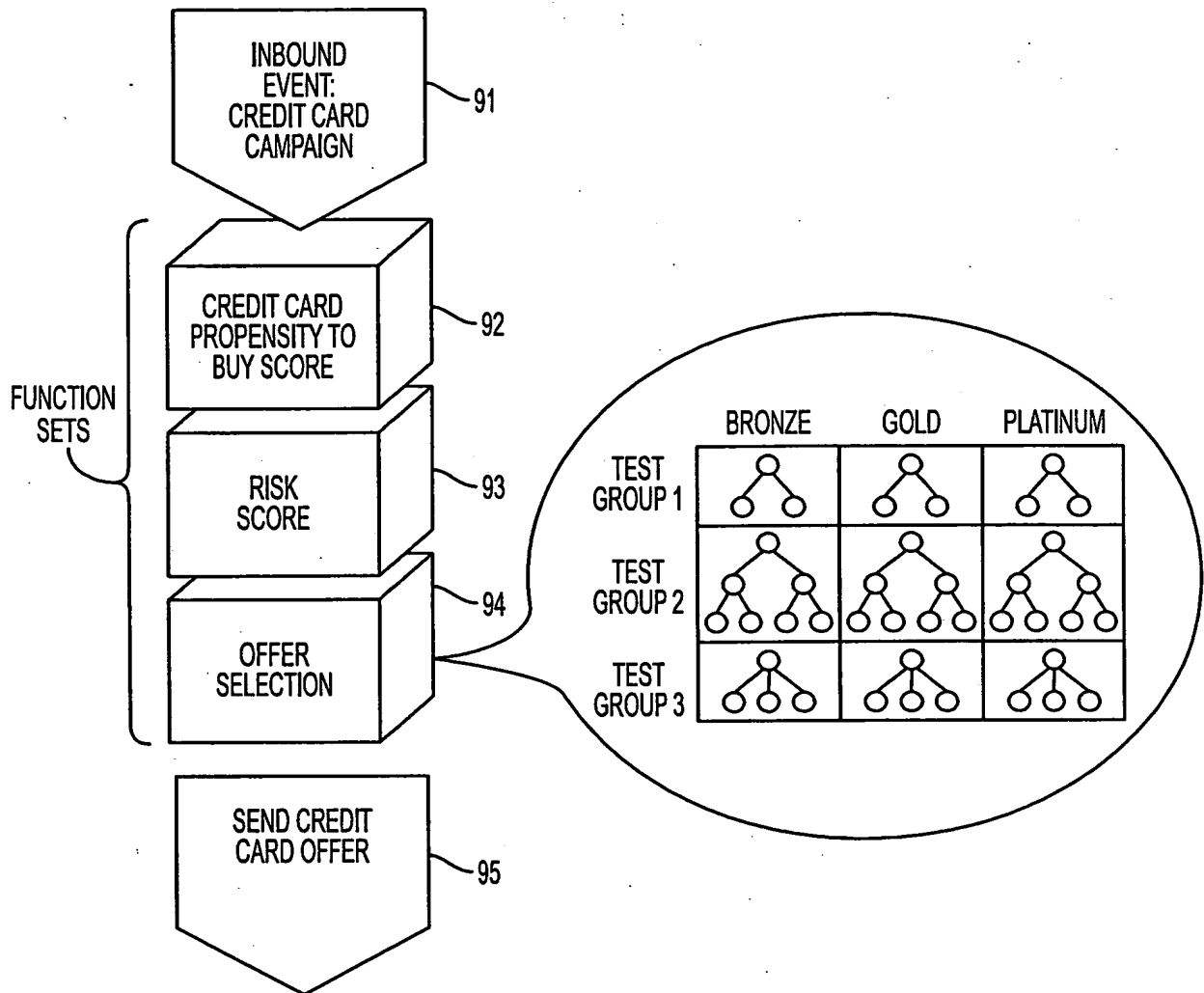


FIG. 7
(PRIOR ART)

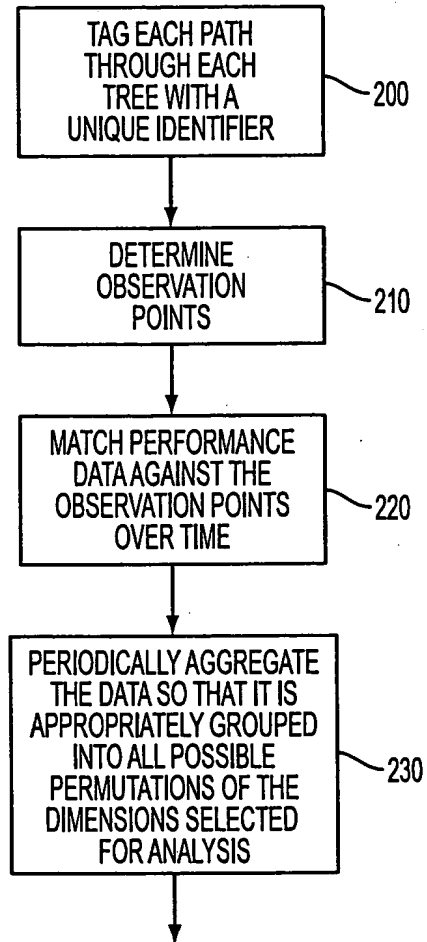


FIG. 8
(PRIOR ART)

DIMENSIONS						METRICS			
OBSERVATION TIME	PERFORMANCE TIME	SEGMENT	TEST GROUP	CATEGORY	REPORT GROUP	DELQ	% CREDIT LINE USED	VALUE	PROFIT
1/98	1/98 - 6/98	1	1	BRONZE	A	#	#	#	#
1/98	1/98 - 6/98	1	1	BRONZE	B	#	#	#	#
1/98	1/98 - 6/98	1	1	BRONZE	C	#	#	#	#
1/98	1/98 - 6/98	4	2	GOLD	F	#	#	#	#

ACCUMULATED PERFORMANCE DATA

ACCUMULATED
PERFORMANCE DATA

FIG. 9
(PRIOR ART)

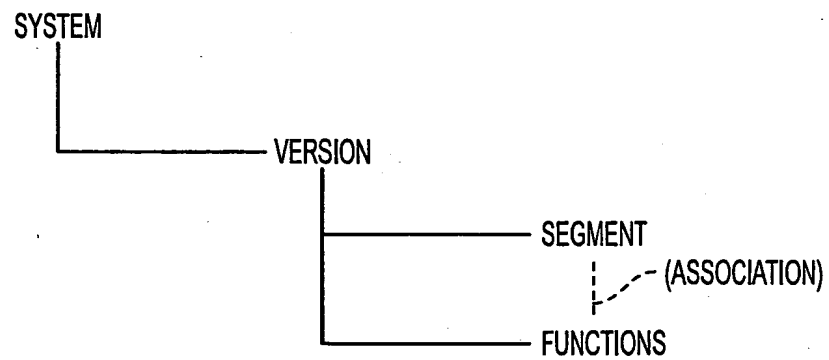


FIG. 10
(PRIOR ART)

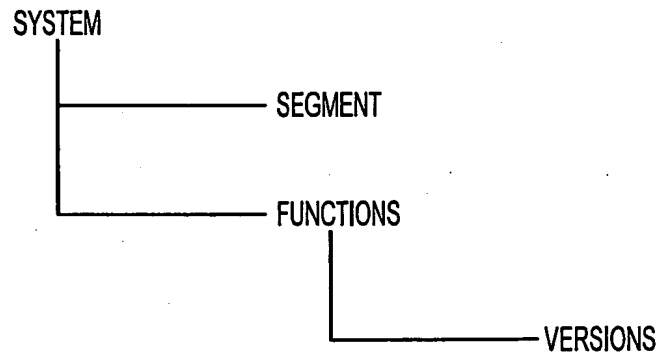


FIG. 11(A)
(PRIOR ART)

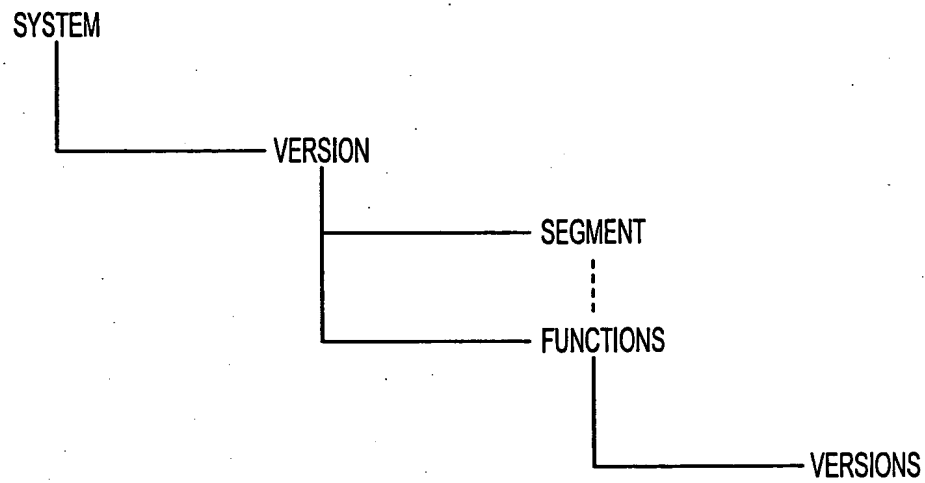


FIG. 11(B)
(PRIOR ART)

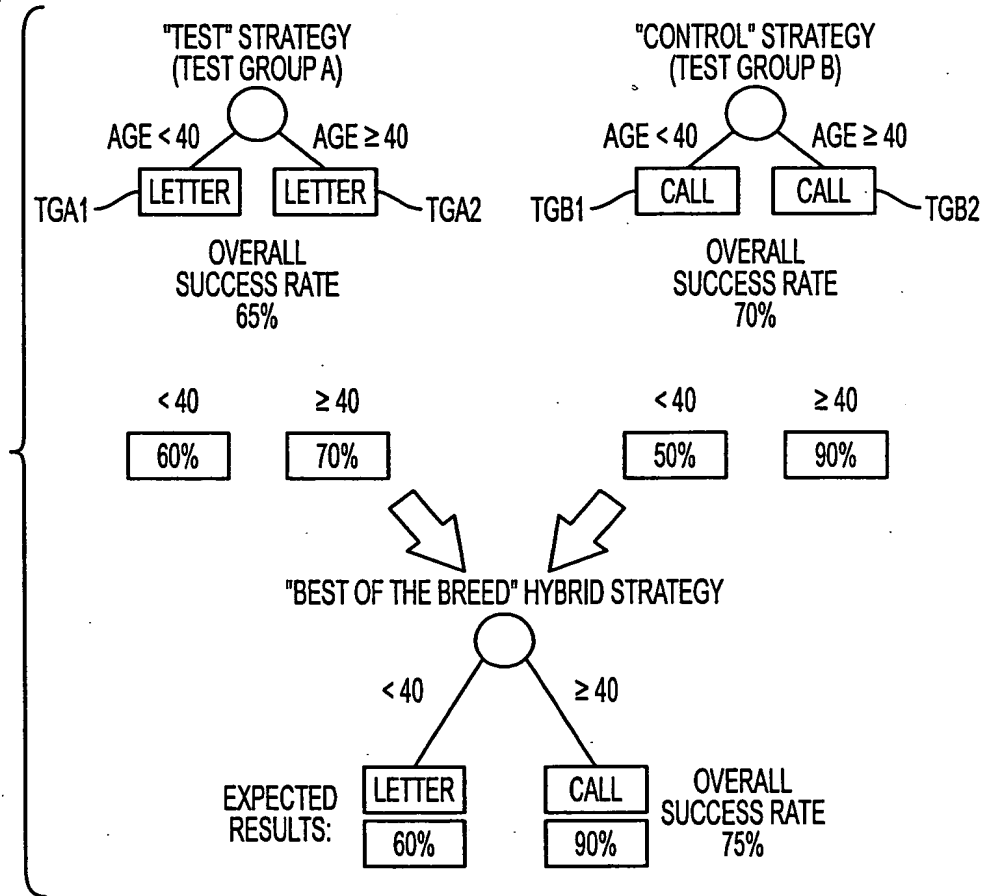


FIG. 12
(PRIOR ART)

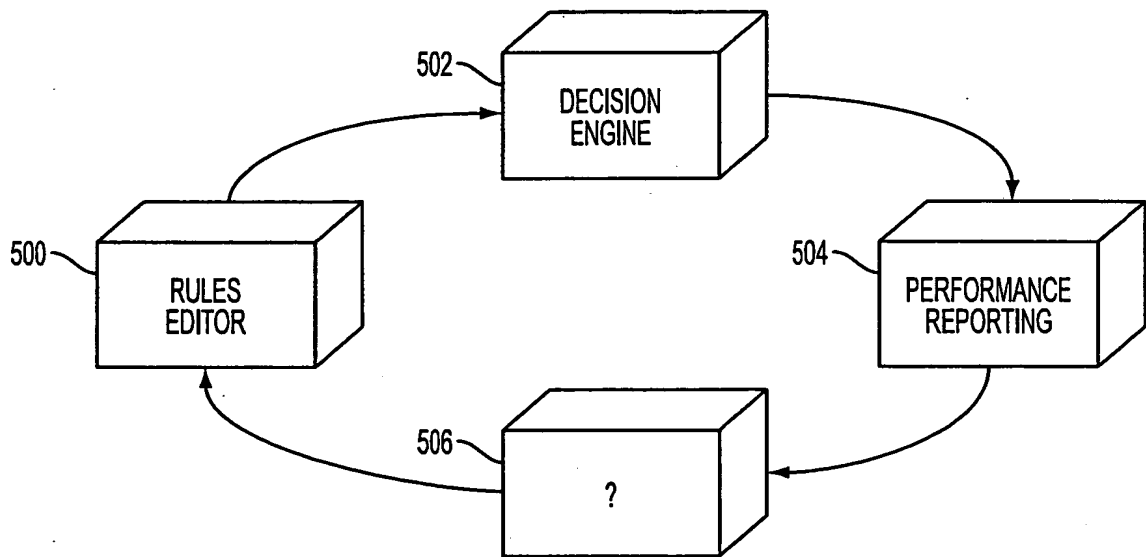


FIG. 13
(PRIOR ART)

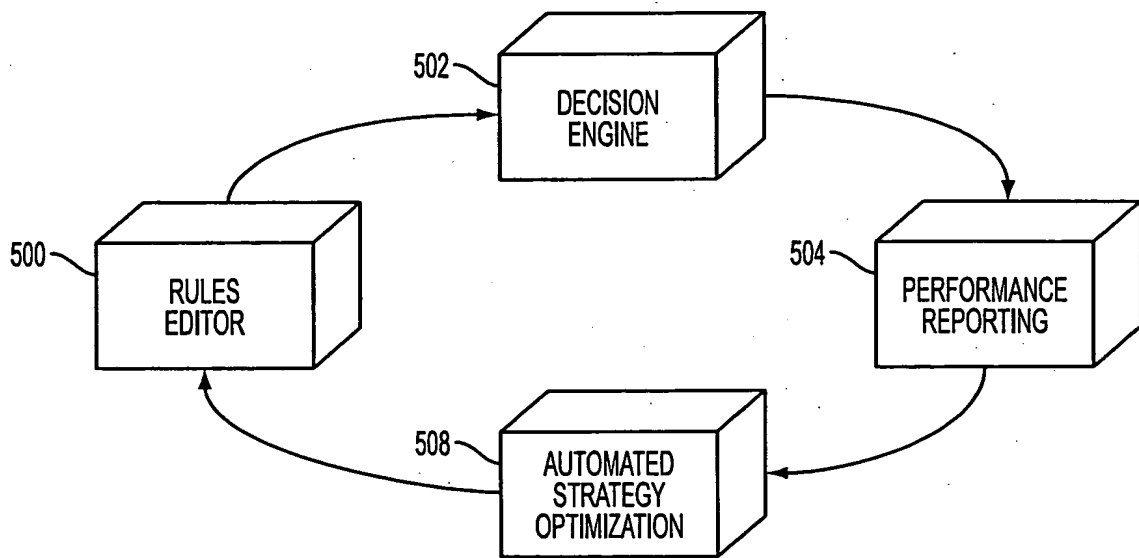


FIG. 14

DIMENSIONS					METRICS		
SYSTEM	VERSION	SEGMENT	FUNCTION	REPORT GROUP	DELINQUENCY RATE	BAD RATE	UTILIZATION RATE
ORIGINATIONS	VERSION 1	CREDIT CARD	RISK MODEL		3.45%	1.75%	65%
COLLECTIONS	VERSION 7	NORTH REGION	PAYMENT TREE	PATH A	2.40%	1.34%	76%

FIG. 15

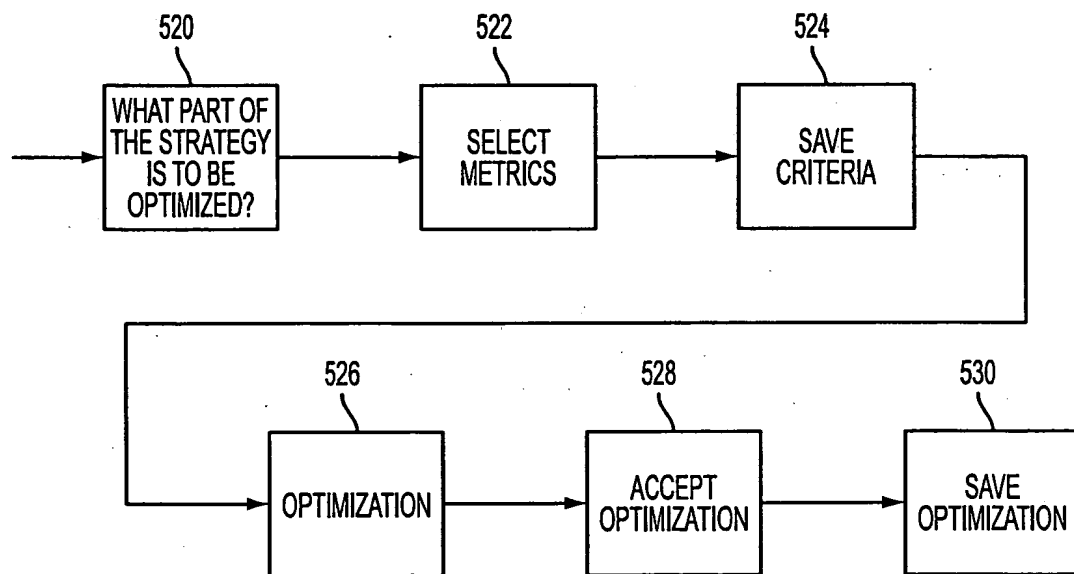


FIG. 16

SYSTEM	VERSION	CRITERIA TYPE	COMPONENT TYPE	CRITERIA ORDER	ASCENDING/DESCENDING	CRITERIA	THRESHOLD
ORIGINATIONS	VERSION	DIMENSION	SYSTEM	1		ORIGINATIONS	
ORIGINATIONS	VERSION	DIMENSION	SEGMENT	2		CREDIT CARD	
ORIGINATIONS	VERSION	METRIC		1	ASCENDING	BAD RATE	≤ 6%

FIG. 17

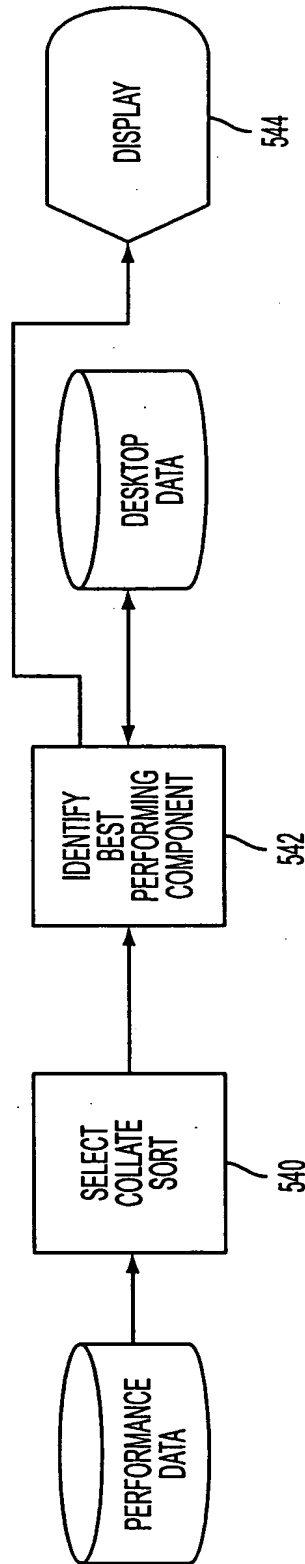


FIG. 18

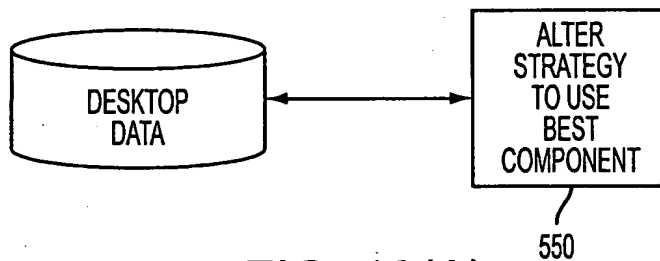


FIG. 19(A)

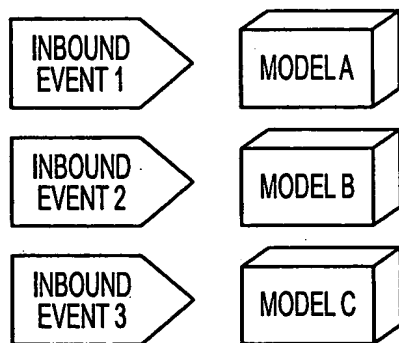


FIG. 19(B)

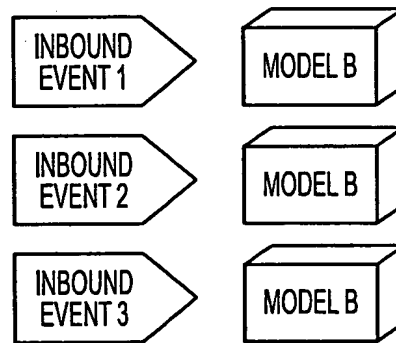


FIG. 19(C)

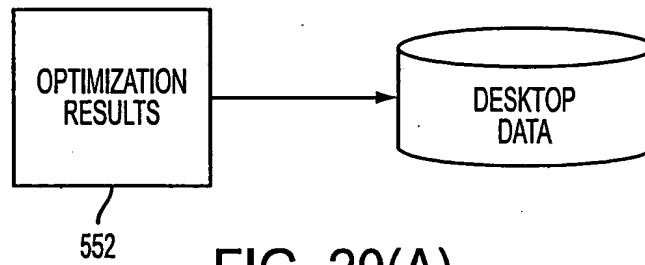


FIG. 20(A)

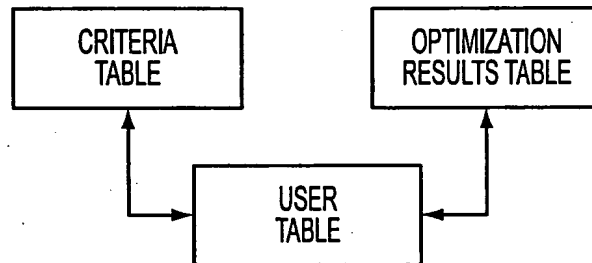


FIG. 20(B)

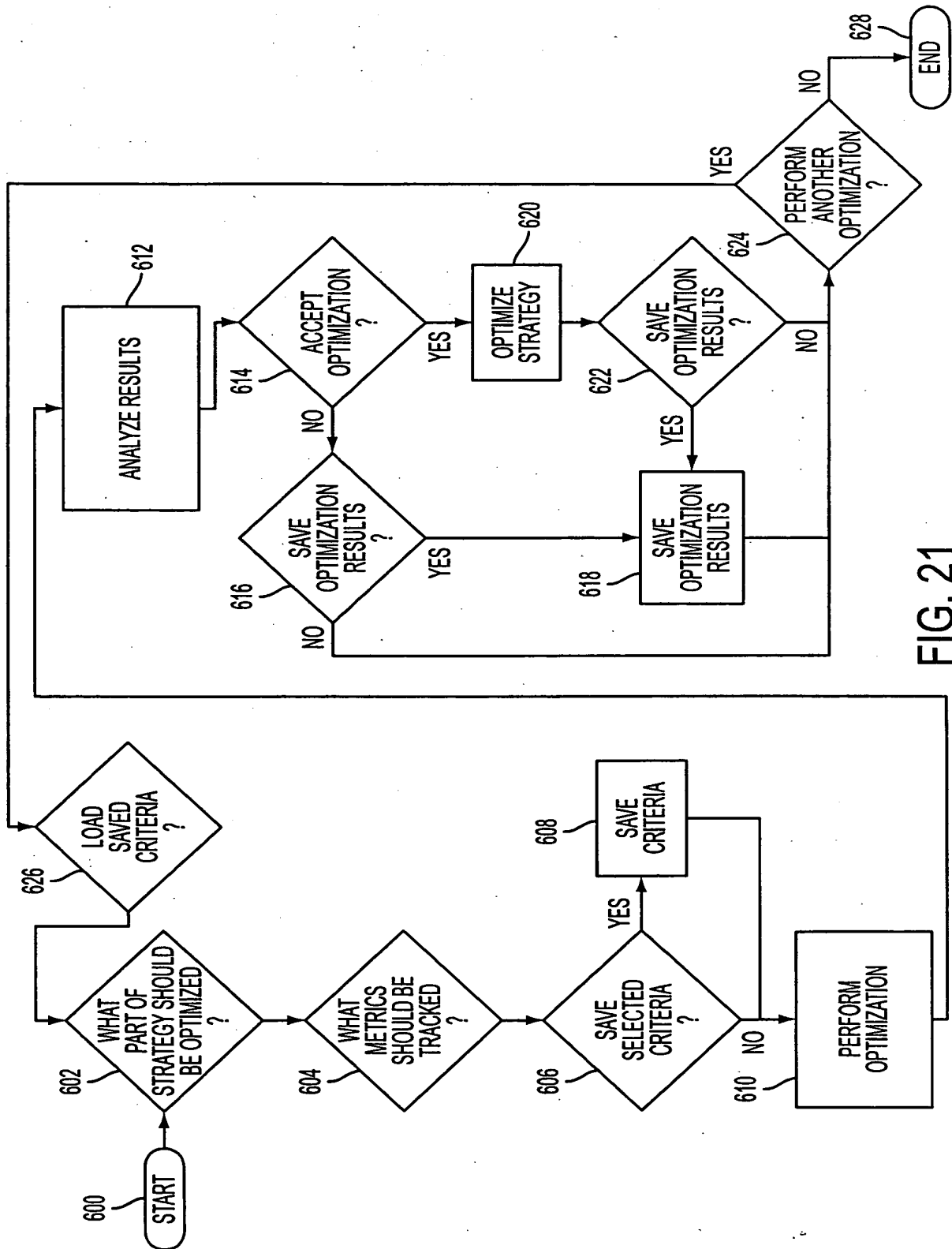
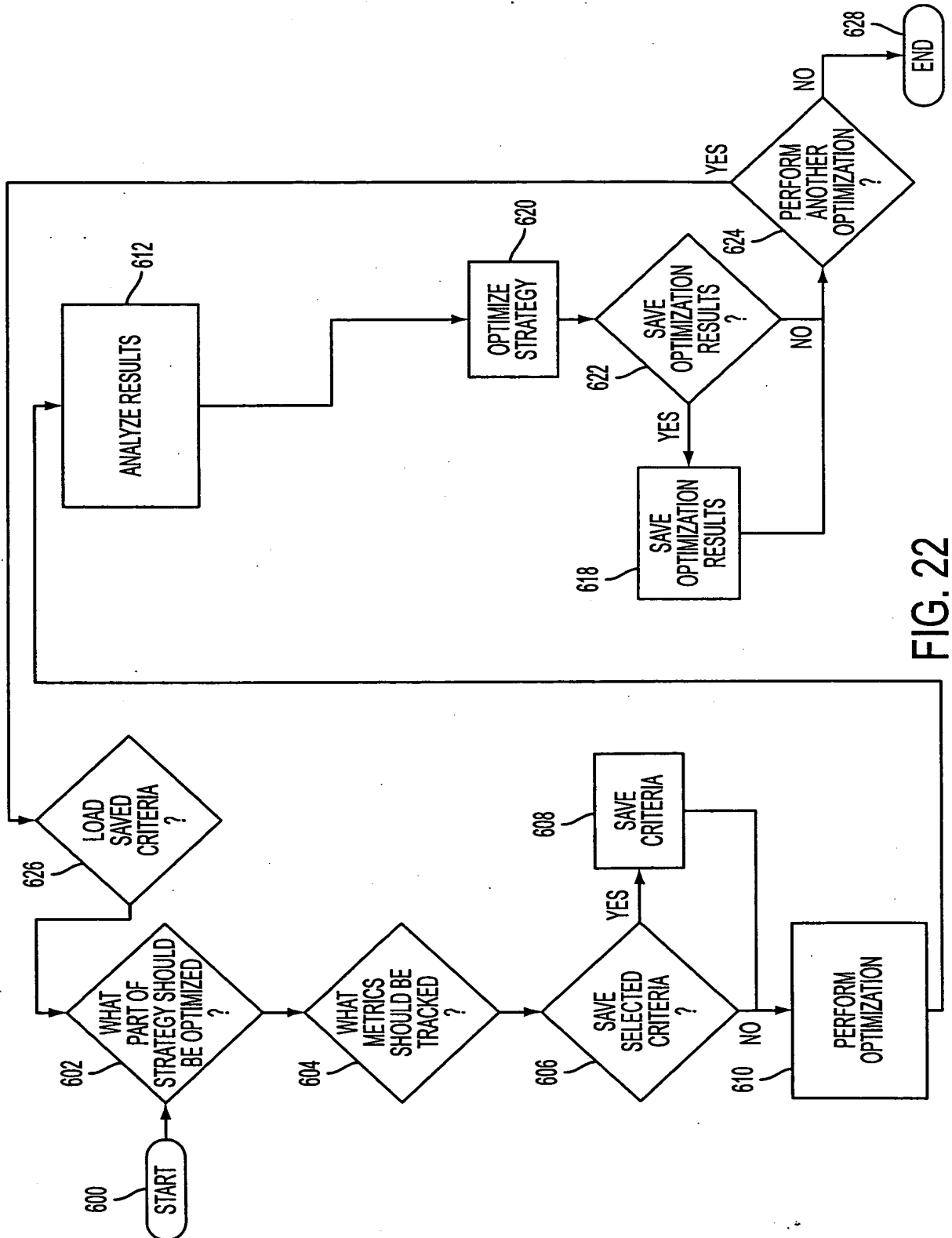


FIG. 21



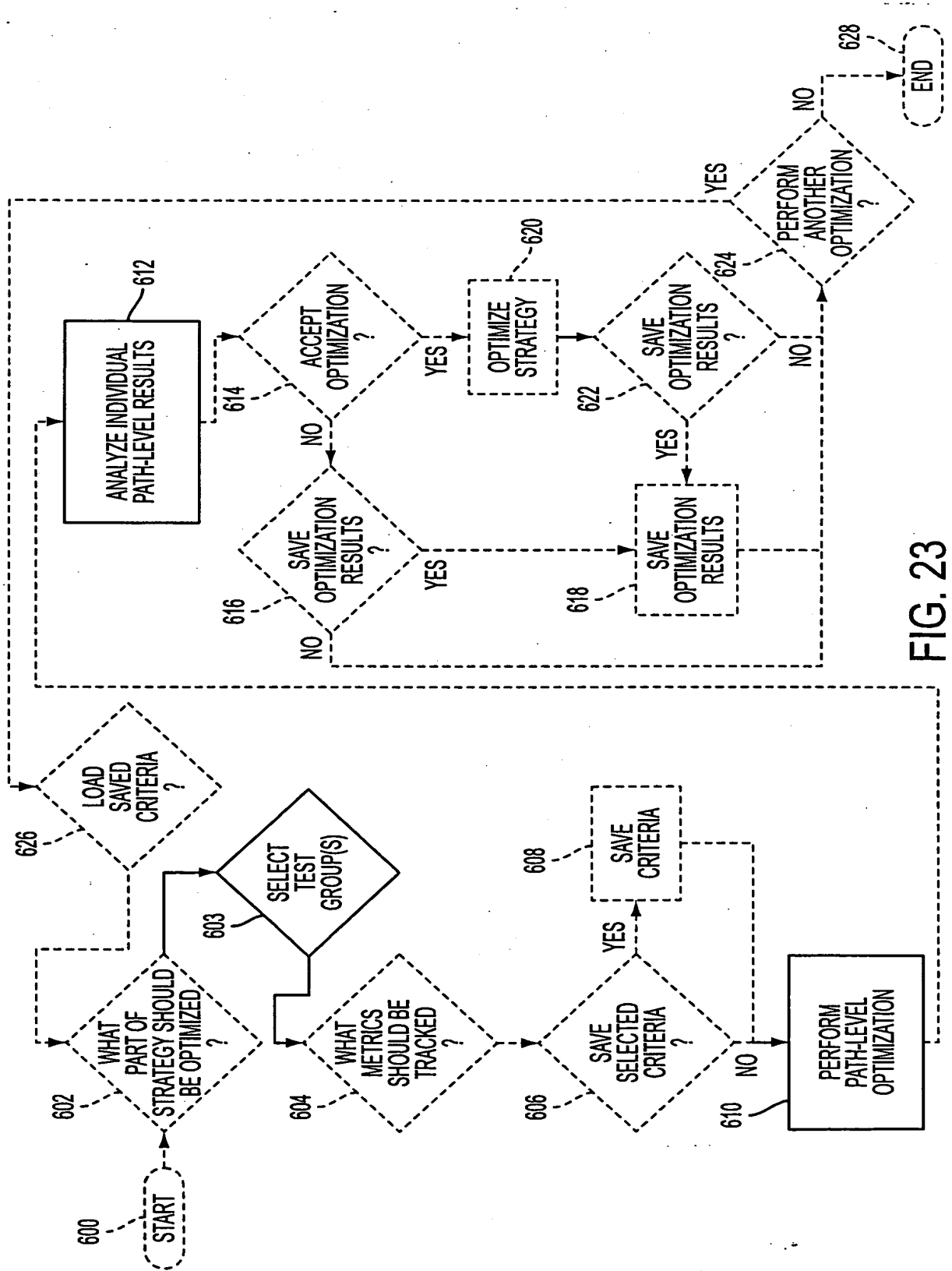


FIG. 23

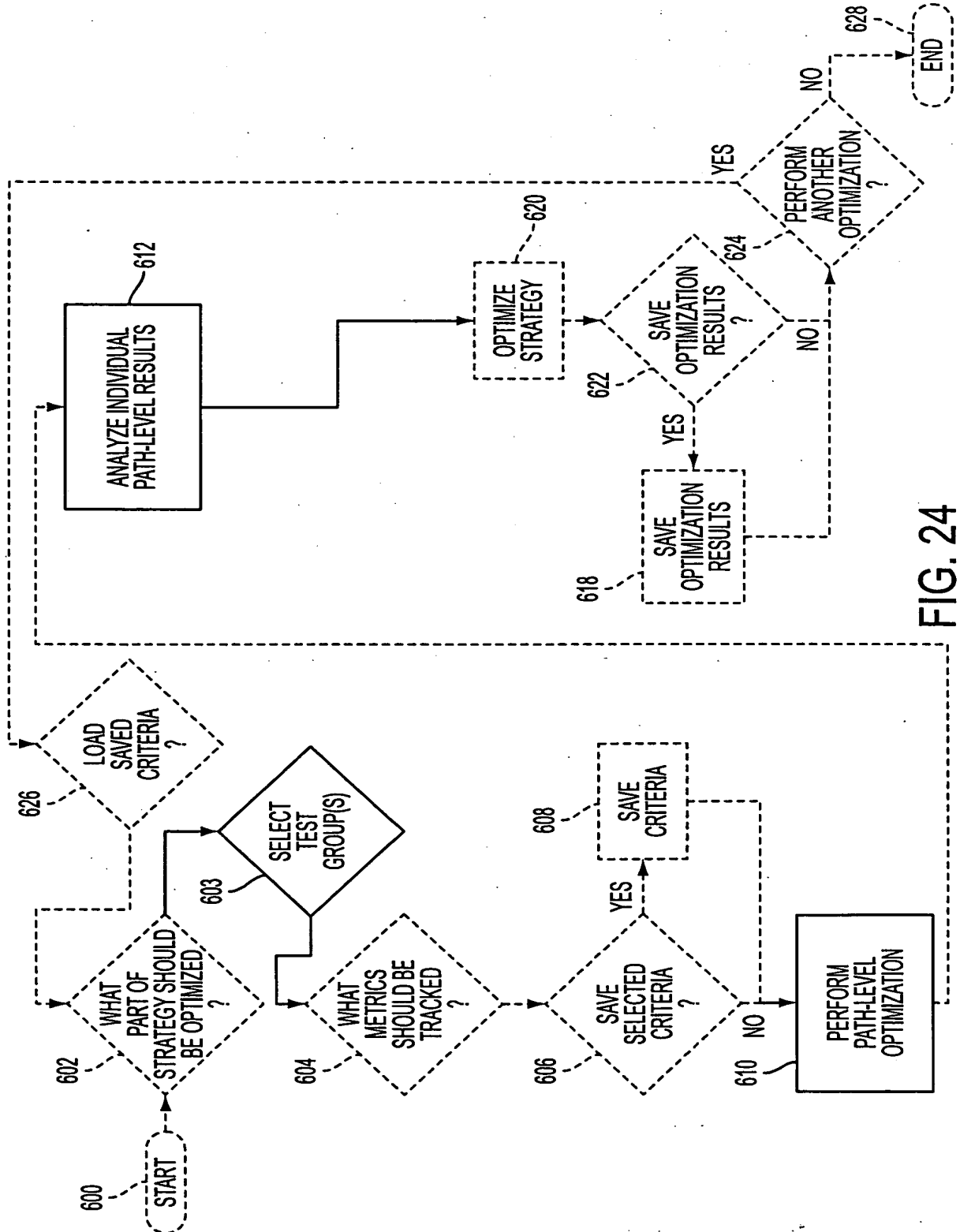


FIG. 24

DIMENSIONS						METRICS		
SYSTEM	VERSION	SEGMENT	TEST GROUP	FUNCTION	REPORT GROUP	DELINQUENCY RATE	BAD RATE	UTILIZATION RATE
ORIGINATIONS	VERSION 1	CREDIT CARD	CHALLENGER	RISK MODEL		3.45%	1.75%	65%
COLLECTIONS	VERSION 7	NORTH REGION	CHAMPION	PAYMENT TREE	PATH A	2.40%	1.34%	76%

FIG. 25

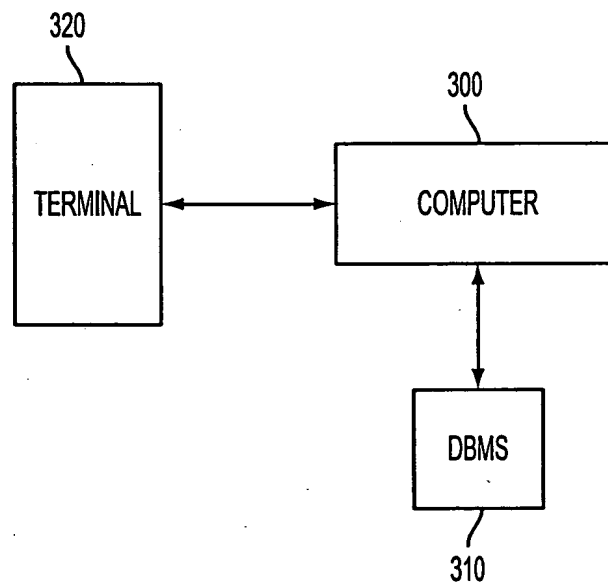


FIG. 26

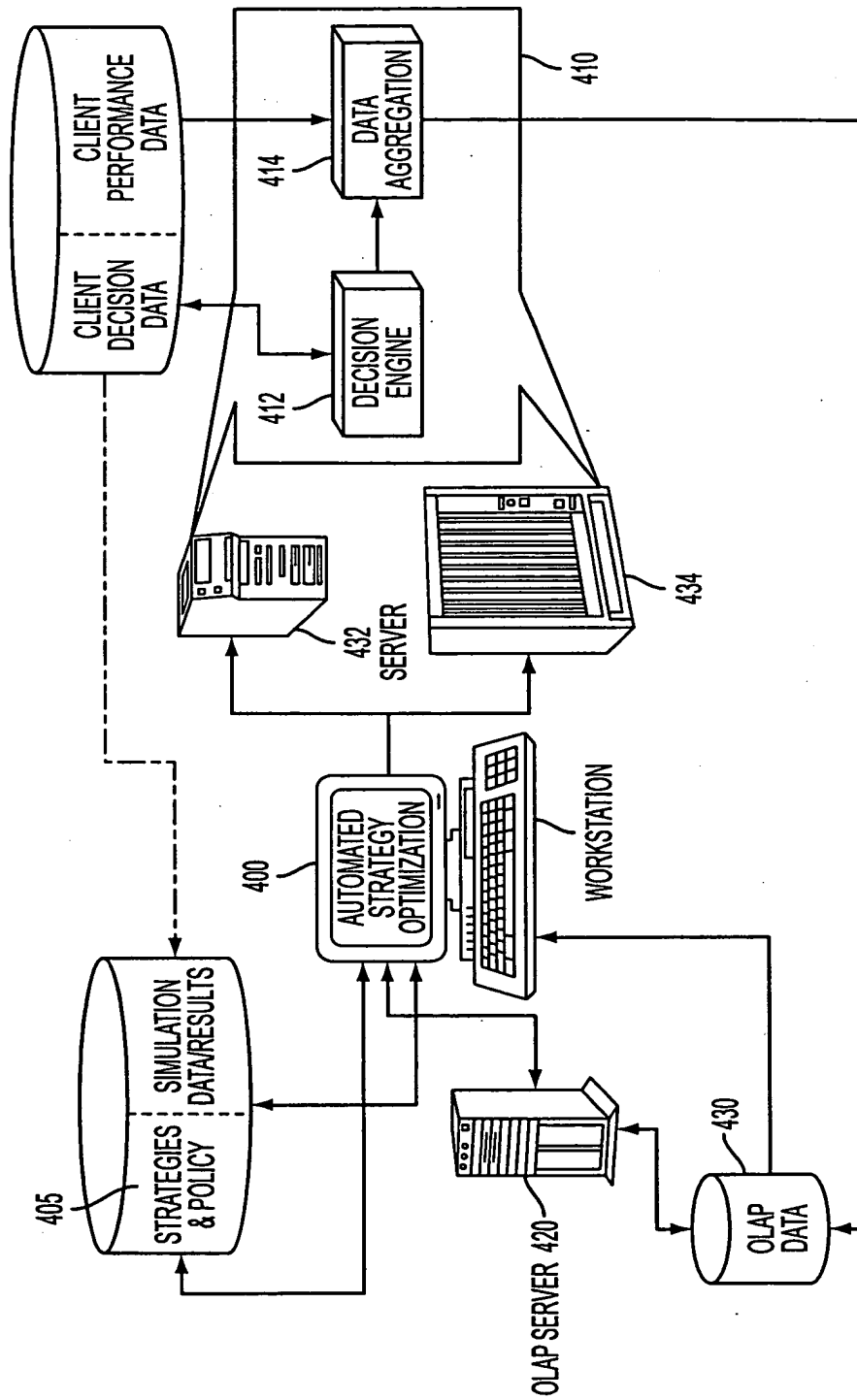


FIG. 27